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ABSTRACT

Much of the discussion surrounding marriage promotion policies have little basis in the reality of life in low-income communities. Research suggests that much of the income differential between low-income and middle class women is the result of differences in educational attainment, labor market experience, and access to labor supply rather than to marital status. Many low-income mothers indicate that marriage can actually reduce their well-being if their potential spouse cannot add to the economic viability of the household. The following policies would significantly improve the economic well-being of single-parent families: (1) eliminate the cap on the number of families that could receive education and training activities counted as work; (2) remove the 12-month time limit on vocational training; (3) give states the flexibility to provide assistance to those participating in education and training programs; (4) increase the earned income tax credit and earned income disregards; and (5) provide full funding for child care subsidies. Several studies have questioned the role of marriage in the different outcomes and life chances of children. The literature emphasizes the importance of providing adequate job opportunities for single mothers so that their economic stability and, ultimately, the well-being of their children can be improved. (Contains 24 references.) (MN)

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Marriage Promotion and Low-Income Communities:

An Examination of Real Needs and Real Solutions

Avis Jones-DeWeever

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Briefing Paper

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Marriage Promotion and Low-Income Communities:
An Examination of Real Needs and Real Solutions

by Avis Jones-DeWeever

One of the most private, personal, and critical decisions one makes in life is if, when, and whom one should marry. It seems the ultimate in big government, if not social engineering, to have public policy anywhere near these critical, life-altering decisions; but this is precisely what some members of Congress and the Bush Administration have in mind, to the tune of $200-300 million per year, in the context of TANF reauthorization.

Described in language that articulates the desire to help build only "healthy" marriages, the proposal may at first, seem reasonable—that is, until the plan's many inclusions come into full view. For example: why use poverty reduction dollars to fund marriage counseling activities for individuals who may or ***may not*** be poor; and why even take the risk of potentially encouraging low-income women to stay in abusive marriages? Ultimately, why not seek to build strong, healthy, and economically-secure families of all types, regardless of marital status, instead of being limited to the Ozzie and Harriet model? To think more broadly in this way is not anti-marriage. To the contrary, it is pro-family in the ultimate sense, in that it respects and supports the many faces of America's families. Be they single, divorced, widowed, same-sex couples, or involved in cohabitating relationships, low-income families of all types deserve the same care and support that married families do if our ultimate goal is to provide stable, economically secure households within which children can flourish.

Marriage Promotion and Low-Income Communities

Discussions surrounding marriage promotion policies have taken on a decidedly middle-class tilt with little basis in the reality of life in low-income communities. The implication seems to be, "if they could just get married like the rest of us, incomes would increase, lifestyles would improve, and we could all live happily ever-after." Unfortunately, this fairytale-like scenario is based on inaccurate assumptions that have little basis in fact. For example, much is made of the dramatic income differences between married couples and single-parent households. Although it makes sense that two can, in most instances, earn more than one, it is quite a leap to assume that disadvantaged women will suddenly achieve middle-class status if they could just find a man to marry. The work of Sigle-Rushton and McLanahan (2001) suggests that most low-income unmarried women would still be poor or near-poor, even if they were both married and working. Thus, much of this income differential takes place not because of marital status, but instead because the two groups (married and unmarried parents) have quite different characteristics such as educational attainment, labor market experience, and access to labor supply. These key differences weigh heavily on one's earnings capacity. Quite simply, marriage is no magic bullet for eliminating the problem of poverty.

The Marriage Decision

Research suggests that decisions to marry among low-income women involve a complex set of choices that go well beyond the "love is all we need" visions of a teen-aged romantic. Instead, the marriage "ideal" is balanced with daily survival needs for themselves and their children; needs that vary from physical safety to emotional and economic security (Edin, 2000, Ooms, 2002, Sigle-Rushton and McLanahan, 2001).

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So what do we know about marriage decisions in low-income communities? Several qualitative and quantitative studies have demonstrated that while marriage is valued and respected among the poor (Bulcroft and Bulcroft, 1993; Carlson, McLanahan and England, 2001; Harknett and McLanahan, 2001; Tucker and Mitchell-Kernan, 1995), economic factors play a central role in when and if marriages occur. Both men and women seek partners who have a solid education and good, stable employment. This is particularly true among African-Americans who are considerably more likely than whites to view adequate income as central for marital success (Tucker and Mitchell-Kernan, 1995). Individuals who do not hold a "good" job are, frankly, unattractive as marriage partners. In fact, low-income mothers indicate that marriage can actually ***reduce*** their well being if their potential spouse cannot add to the economic viability of the household. Even worse, a spouse may essentially drain that viability if all he has to offer from an economic perspective is one more mouth to feed (Edin, 2000; Jarrett, 1996). In essence, these women hold out high hopes and expectations for a marriage partner, probably not unlike the hopes and expectations any parent would have for the ideal mate for their daughter—someone who could not only make her "happy," but also add to her economic security, rather than detract from it.

Set in this context, the logic behind the marriage choices, or non-choices, of low-income women is clear. As early as the 1970s, labor market opportunities for low-skilled men began to decrease dramatically; especially in the urban context (Wilson, 1996). These declining opportunities have mirrored decreases in marriage rates within low-income communities (Blau, Kahn, and Waldforgel, 2000). One recent study suggests that this decline in employment opportunities has led to a situation in which only 1 in 10 of all disadvantaged women[1] will both marry ***and marry well***, that is to say, marry spouses who have a good education or earnings that can adequately provide for a family (Lichter, Graefe, and Brown, 2001). Even if one were to argue that it makes sense to target marriage promotion to that one relatively "lucky" lady, doesn't it make more sense to focus family support efforts on the 9 out of 10 women who may face most of their lives with only themselves to rely on to bring about economic security? Of course it does.

[1] Disadvantaged women are defined as those who grew up in a nonintact family and had mothers with a low education or were unemployed.

What Strengthens Families in Poverty?

We know what works in helping to support families who find themselves in poverty. There are no quick fixes, no overnight solutions, but proven avenues toward poverty reduction do exist and it is these solutions that deserve our attention and monetary support.

Education and Training

There is, perhaps, no more well established link to economic well-being than educational attainment. In fact, just one year of post-secondary education has been shown to cut the poverty rate of households headed by women of color in half (Cox and Spriggs, 2002), with more education ultimately resulting in increased economic benefits. For example, according to the 2000 Census, the median earnings of women with a bachelor's degree are three times greater than the earnings of women without a high school diploma. As a result, only about 1 percent of single mothers with a college education and a full-time job live in poverty (Trafford, 2002). Clearly, expanding educational opportunities for women should be the first step toward building strong families, with or without a marriage license.

Unfortunately, this avenue toward self-sufficiency appears to be narrowing, as the proportion of welfare mothers attending college dropped significantly (by roughly 17 percent) after welfare reform (Cox and Spriggs, 2002; Peterson, Song, and Jones-DeWeever, 2002). Turning this trend around would be an important step in the right direction in helping to turn around the lives of single-parent TANF recipients.

While it would be ideal to offer all interested and capable low-income women time in college classrooms, for many with lesser interest or academic skills, this is not a viable option. For these women, other educational supports and training opportunities must be broadly available so that skill levels can be developed that lead to the types of jobs that provide stable employment, livable wages, and access to benefits. A recent IWPR report (Negrey, et. al., 2002) uncovered a disturbing trend of gender-segregation in job training programs that ultimately results in women landing in traditionally female jobs characterized by lower-wage potential, job insecurity and few, if any benefits.

According to IWPR research, this segregation restricts access to nontraditional jobs[2] that generally pay substantially more, carry a greater likelihood of being unionized, and offer greater access to health insurance along with other benefits rarely found in traditional woman's work (Hayot, 2001). Opening non-traditional employment opportunities to women provides yet another avenue towards increasing earning potential and job quality. Further, IWPR research finds that women are interested in pursuing these non-traditional avenues toward economic independence, but are lacking in opportunities to fulfill their aspirations.

Income and Work Supports

For single and two-parent (married or unmarried) families who are seeking to work their way out of poverty, the need for increased access to work and income supports is critical. The Minnesota Family Initiatives Program (MFIP) provides one example of current policy that fulfills this need. According to a Manpower Demonstration Research Corporation (MDRC) evaluation (Auspos, Miller, and Hunter, 2000), MFIP has helped a broad range of families improve their economic well-being, and at the same time resulted in positive outcomes regarding marriage. These results were achieved through three basic components. First, mandated participation in training and employment activities helped to adequately prepare participants for the working world. Second, working families were allowed an earned-income disregard that increased the pay-off associated with work by allowing families to keep more of their TANF benefits along with their employment earnings. This component not only served as an incentive for work participation, but ultimately provided a way in which wage-earners could work their way out of poverty. Third, child-care subsidies were provided and given directly to child-care providers. This relieved families of the burden of covering the high out-of-pocket expenses associated with child care.

This three-pronged strategy resulted in several positive effects impacting both family life and child well-being. MFIP participants exhibited a dramatic decline in the incidence of domestic violence in comparison with welfare recipients who did not participate in the program. Furthermore, marriage rates and stability increased, and the children of participants performed better in school. These results speak to the importance of stable employment and reduced financial strain in providing an atmosphere in which marriages can occur and/or be sustained (Auspos, Miller, and Hunter, 2000).

Policy Options

Five simple policies would go a long way toward increasing the economic well-being of single-parent families. They include:

- Eliminating the cap on the number of families who can receive education and training activities counted as work;
- Removing the 12-month limit on vocational training;
- Giving states the flexibility to provide assistance to those participating in education and training programs (e.g., schoolbook subsidies, child care subsidies, etc.);
- Increasing the earned income tax credit and earned-income disregards; and
- Providing full funding for child-care subsidies.

Taken together, these policies would help equip single mothers with the skills and resources they really need in order to substantially improve their life chances and those of their children. In the process, they may, in fact, become more "desirable" as a marriage partner. But whether or not women seek to fulfill this potential, their economic security and family well-being would be substantially improved.

What Improves the Lives of Children?

At the heart of the marriage promotion debate is the central issue of child well-being. On a variety of indicators children of married couples seem to fare much better than children of single parents. But to what extent is marital status a causal factor in the differences observed? Several works have called into question the role of marriage in the differing outcomes and life-chances for children. For example, research conducted by Timothy Biblarz and Adrian Raferty (1999) shows that when a "family head's socioeconomic location (e.g., employment and occupation) is taken into consideration, there is no effect on education and occupation for children growing up in single-mother families." Likewise, Sara McLanahan (1997) concludes that poverty status is more important than family structure when it comes to determining cognitive ability and school achievement. Other research undertaken by the Children's Defense Fund and MDRC found that

[2] Nontraditional jobs are defined by the U.S. Women's Bureau as jobs where women make up less than 25 percent of the total employed (e.g., computer programmer, computer maintenance, police officer, electrician, carpenter, auto technician, etc.).

children's outcomes improved when their mother's earnings increased. In other words, better jobs translate into better lives (Arloc, 2001; Morris, Knox and Gennetian, 2002).

Taken together, this body of literature emphasizes the importance of providing adequate job opportunities for single mothers so that their economic stability and, ultimately, child well-being can be improved. Marriage promotion policies that propose utilizing TANF dollars to fund programs such as school-based marriage education programs, public advertising campaigns, marriage mentoring programs, and the like have yet to be proven effective (Fremstad and Primus, 2002). In fact, they will serve as a drain on the resources available to programs that have been successful in reducing poverty.

What We Can Learn From Other Nations?

Single motherhood is not an exclusively American phenomenon. However, single motherhood marked by abject poverty in the western world is. Compared with single mothers in Canada, France, and Sweden, single mothers in the United States are the worst off. McLanahan and Garfinkel (1995) point out that while 53 percent of American single moms live in poverty, only about 6 percent of Swedish single mothers share the same fate. Their research shows that countries that have been successful in reducing poverty among single mothers have offered subsidized child care along with universal rather than means-tested benefits and policies including paid parental leave, rigorous child support enforcement, and government income supports. These policies have enabled mothers to adequately support their families on earnings while also allowing them the opportunity to live up to child-rearing responsibilities. The message here is simple. Any disadvantages associated with growing up in a single mother family are linked to economic insecurity, not marital status. Thus, policies that enhance the economic well-being of single-mothers significantly improve their lives and the life-chances of their children.

Conclusion

Yes, marriage can be a beautiful experience for those who ***choose*** to enter into it and those who have the legal ability to avail themselves of this option. Getting the government into the business of promoting marriage, however, does nothing to address the real needs of low-income single mothers; needs that go well beyond "finding a man." It seems that when the discussion focuses on welfare, promoting self-sufficiency and economic independence is all the rage. These values are not maintained, however, when the message is sent that in order to overcome economic problems one need only to find a man willing to walk down the aisle, and then become economically dependent on his support. These mixed messages detract from the real issues faced by single mothers—issues that are quite detached from their love lives.

The works presented here all point to clear, proven, policy prescriptions that are known to alleviate poverty—the real enemy of single moms. These policies include:

- A heavy emphasis on education and training (with a strong emphasis on higher education) so that women can be equipped with the necessary tools to acquire a "good" job;

- Increased emphasis on the promotion of non-traditional employment opportunities for women with or without a college education;

- Increases in the earned income tax credit and earned-income disregards so working families can have adequate support while they pull themselves out of poverty; and

- Full funding of childcare subsidies so that every parent who needs to work can do so.

These are things that all mothers need to survive. If, in the process, a single mother finds a mate with whom she wants to share her life, then marriage may be desirable, but neither she nor her children should have to wait for that day. Instead, their needs are immediate, and so should be a policy response devoted to fulfilling the needs of all of America's low-income families.

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